

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 20–20419–JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brenda Gilbert  
156 Straight Street  
Paterson, NJ 07501

Social Security No.:  
xxx–xx–9197

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 15, 2024.

Dated: March 15, 2024  
JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Brenda Gilbert  
Debtor

Case No. 20-20419-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 15, 2024

User: admin  
Form ID: plncf13

Page 1 of 4  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db	+ Brenda Gilbert, 156 Straight Street, Paterson, NJ 07501-1419
cr	+ Re: Wilmington Savings Fund Society, FSB, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
intp	+ TLF REO LLC, c/o Adam Greenberg, 1949 Berlin Road, Suite 200, Cherry Hill, NJ 08003-2077
518952819	+ CITIFINANCIAL, ATTN: BANKRUPTCY, 605 MUNN ROAD, FORT MILL, SC 29715-8421
518952830	+ HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
518952838	+ Redi Diagnostics Corp., One Broadway, Suite 102, Elmwood Park, NJ 07407-1843
518952843	+ TLF Reo LLC, ATTN: Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
519023960	Wilmington Savings Fund Society, NRPL Trust 2019-3, Fay Servicing, LLC, PO Box 814609 Dallas, TX 75381-4609

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 15 2024 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 15 2024 21:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 15 2024 21:20:00	AmeriCredit Financial Services, Inc, dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 15 2024 21:21:00	Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244
cr	+ Email/PDF: ebn_ais@aisinfo.com	Mar 15 2024 21:27:53	Synchrony Bank by AIS InfoSource, LP, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
518952810	+ Email/Text: backoffice@affirm.com	Mar 15 2024 21:22:00	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518960325	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 15 2024 21:20:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519012858	+ Email/Text: g20956@att.com	Mar 15 2024 21:22:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518952817	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 15 2024 21:19:00	BAYVIEW FINANCIAL LOAN, ATTN: BANKRUPTCY DEPT, 4425 PONCE DE LEON BLVD. 5TH FLOOR, CORAL GABLES, FL 33146-1837
518952818	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 15 2024 21:27:42	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518952820	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Mar 15, 2024

Form ID: plncf13

Total Noticed: 35

		Mar 15 2024 21:21:00	COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518952821	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 15 2024 21:19:00	CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SUITE 3000, SOUTHFIELD, MI 48034-8331
518952822	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 15 2024 21:11:54	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
519024957	+ Email/Text: bncmail@w-legal.com	Mar 15 2024 21:21:00	CarePoint Health - Physican CHMG, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518952823	+ Email/Text: electronicbkdocs@nelnet.net	Mar 15 2024 21:21:00	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
518952828	Email/Text: ECF@fayservicing.com	Mar 15 2024 21:20:00	FAY SERVICING LLC, ATTN: BANKRUPTCY DEPT, PO BOX 809441, CHICAGO, IL 60680
518952829	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 15 2024 21:22:00	GENESIS BANKCARD SERVICES, ATTN: BANKRUPTCY, PO BOX 4477, BEAVERTON, OR 97076-4401
520100495	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 15 2024 21:20:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518952835	+ Email/Text: electronicbkdocs@nelnet.net	Mar 15 2024 21:21:00	NELNET, ATTN: BANKRUPTCY CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
519018225	Email/Text: bnc-quantum@quantum3group.com	Mar 15 2024 21:21:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518952839	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 15 2024 21:19:00	SALUTE CARDS, ATTN: BANKRUPTCY, PO BOX 105555, ATLANTA, GA 30348-5555
518952840	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 15 2024 21:21:00	SANTANDER CONSUMER USA, ATTN: BANKRUPTCY, 10-64-38-FD7 601 PENN ST, READING, PA 19601-3544
518952841	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 21:27:56	SYNCB/DUMP, C/O PO BOX 965036, ORLANDO, FL 32896-0001
518952842	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 21:27:43	SYNCB/HHGREG, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518963278	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 15 2024 21:21:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
518953522	+ Email/PDF: ebn_ais@aisinfo.com	Mar 15 2024 21:11:57	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518952844	+ Email/Text: tburke@tcmfund.com	Mar 15 2024 21:21:00	Tower Capital Management, PO Box 399, Morristown, NJ 07963-0399

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520152118		XXXXXX, c/o Brenda Gilbert
cr	*+	Redi Diagnostics Corp, One Broadway, Suite 102, Elmwood Park, NJ 07407-1843
518952811	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518952812	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518952813	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518952814	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518952815	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Mar 15, 2024

Form ID: plncf13

Total Noticed: 35

518952816	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518985183	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518952824	*+	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
518952825	*+	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
518952826	*+	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
518952827	*+	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
518952831	*+	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
518952832	*+	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
518952833	*+	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
518952834	*+	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
520151267	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518952836	*+	NELNET, ATTN: BANKRUPTCY CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
518952837	*+	NELNET, ATTN: BANKRUPTCY CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
519028574	*+	Redi Diagnostics Corp., One Broadway, Suite 102, Elmwood Park, NJ 07407-1843
519018529	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2024 at the address(es) listed below:**

Name	Email Address
Adam D. Greenberg	on behalf of Interested Party TLF REO LLC agreenberg@hglclaw.com btemple@hglclaw.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE NRPL TRUST 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Laura M. Egerman	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Mar 15, 2024

Form ID: plncf13

Total Noticed: 35

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT  
SOLELY AS OWNER TRUSTEE FOR THE NRPL TRUST 2019-3 phillip.raymond@mccalla.com,  
mccallaecf@ecf.courtdrive.com

Russell L. Low

on behalf of Debtor Brenda Gilbert ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10